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U.S. COURTS
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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO**

IN RE:

JOHN E. NICHOLS

BARBARA J. NICHOLS

Debtor

)
) CASE NO. 00-42215 JDP
)
)

) ORDER CONFIRMING
) CHAPTER 13 PLAN AND
) GRANTING RELATED
) MOTIONS
)
)

IT HAVING BEEN DETERMINED AFTER NOTICE AND A HEARING THAT:

1. The Chapter 13 Plan and Related Motions comply with the provisions of this Chapter and with other applicable provisions of this Title;

2. The Chapter 13 Plan and Related Motions have been proposed in good faith and not by any means forbidden by law;

3. The value, as of the effective date of the Chapter 13 Plan and Related Motions, of property to be distributed under the Plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the Estate of Debtor(s) were liquidated under 11 USC Chapter 7 on such date:

4. With respect to each allowed secured claim provided for by the Plan -

a. The holder of such Claim has accepted the Plan; OR

b. The Plan provides that (i) the holder of such Claim retain the lien securing such claim; and (ii) the value, as of the effective date of the Plan, of property to be distributed under the Plan on account of such Claim is not less than the allowed secured value of such claim.

ORDER CONFIRMING CHAPTER 13 PLAN AND GRANTING RELATED MOTIONS - 1 -

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5. The Debtor will be able to make all payments under the Plan, and to comply with the Plan.

NOW THEREFORE, IT IS HEREBY ORDERED THAT:

A. The Chapter 13 Plan is Confirmed and Related Motions are Granted, incorporating the following modifications:

N/A

B. The value of collateral securing debts due holders of secured claims is fixed at the Allowed Secured Values as stated herein:

CREDITOR	DESCRIPTION OF COLLATERAL	ALLOWED SECURED VALUE	RATE OF INTEREST
JENSEN JEWELERS	WEDDING RINGS	\$731.90	10%
LES SCHWAB	TIRES	\$1,200.00	10%

C. Pursuant to the Motion of Debtor contained in Debtor's Plan and 11 USC 522(f)(1)(A), the Judicial Liens of the following creditors are avoided

CREDITOR	DESCRIPTION OF JUDGMENT LIEN	COUNTY & INSTRUMENT NUMBER
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N/A

The Court finds that the lien sought to be avoided impairs an exemption to which the Debtor is entitled as a matter of law.

D. Pursuant to Motion of Debtor contained in Debtor's Plan and 11 USC 522(f)(1)(B), the nonpossessory, nonpurchase money security interests of the following creditors are avoided.

CREDITOR	DESCRIPTION OF EXEMPT PROPERTY
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N/A

The Court finds that the lien sought to be avoided is a nonpossessory, nonpurchase money security interest in Debtor's household furnishings and goods, and impairs an exemption to which Debtor is entitled as a matter of law.

Dated this 2nd March day of ~~February~~, 2001.

JIM D. PAPPAS
CHIEF, U.S. BANKRUPTCY JUDGE

APPROVED:

L.D. FITZGERALD, TRUSTEE
DATED: 3-1-2001

CLERK'S CERTIFICATE OF MAILING

The within document was mailed, postage prepaid, to the following on the date noted below:

Wm H. Mulberry, Esq.
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Ririe, ID 83443

L.D. Fitzgerald, Trustee
P.O. Box 6199
Pocatello, ID 83205

John & Barbara Nichols
1440 Jefferson Ave., #4
Idaho Falls, ID 83402

Dated this 2nd March day of ~~February~~, 2001.

CAMERON S. BURKE
CLERK, U.S. BANKRUPTCY COURT

By Jamie Williams
Deputy

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